

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CINDY A RITCHIE

Debtor(s)

Case No. 17-21193

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2017.
- 2) The plan was confirmed on 12/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/21/2018.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,515.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$4,515.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,370.35
Court Costs	\$0.00
Trustee Expenses & Compensation	\$215.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,586.20

Attorney fees paid and disclosed by debtor: \$300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	7,184.00	7,184.82	7,184.82	0.00	0.00
BANK OF AMERICA NA	Unsecured	236.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	780.00	780.76	780.76	0.00	0.00
COMMONWEALTH EDISON	Unsecured	255.00	334.60	334.60	0.00	0.00
DSNB MACYS	Unsecured	105.00	NA	NA	0.00	0.00
ILLINOIS HOUSING DEVELOPMENT /	Secured	NA	616.72	612.72	0.00	0.00
ILLINOIS HOUSING DEVELOPMENT /	Unsecured	4,625.00	NA	NA	0.00	0.00
ILLINOIS HOUSING DEVELOPMENT /	Secured	4,625.00	3,958.25	4,574.97	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	139.47	139.47	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	4,500.00	4,366.18	4,366.18	726.11	82.69
LVNV FUNDING	Unsecured	1,440.00	1,690.66	1,690.66	0.00	0.00
MERRICK BANK	Unsecured	3,257.00	3,088.08	3,088.08	0.00	0.00
MIDLAND FUNDING	Unsecured	607.00	656.87	656.87	0.00	0.00
MIDLAND FUNDING	Unsecured	3,999.00	4,225.57	4,225.57	0.00	0.00
NICOR GAS	Unsecured	254.00	370.14	370.14	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	2,692.00	2,692.61	2,692.61	0.00	0.00
PAYPAL CREDIT	Unsecured	3,046.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	3,342.00	2,713.81	2,713.81	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,233.00	2,233.56	2,233.56	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	4,039.00	4,039.27	4,039.27	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,867.00	1,935.15	1,935.15	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	904.00	904.89	904.89	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	483.00	483.18	483.18	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	521.00	567.07	567.07	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,253.00	2,253.50	2,253.50	0.00	0.00
TARGET	Unsecured	575.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	200.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	148,000.00	145,799.17	166,081.83	0.00	0.00
US BANK HOME MORTGAGE	Secured	NA	20,282.66	0.00	0.00	0.00
WELLS FARGO	Unsecured	3,959.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	200.00	3,438.74	200.00	120.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Secured	NA	290.08	290.08	0.00	0.00
WELLS FARGO BANK NA	Unsecured	290.00	NA	290.08	0.00	0.00
WELLS FARGO BANK NA	Unsecured	4,053.00	720.35	3,959.09	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$170,656.80	\$0.00	\$0.00
Mortgage Arrearage	\$612.72	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,366.18	\$726.11	\$82.69
All Other Secured	\$490.08	\$120.00	\$0.00
TOTAL SECURED:	\$176,125.78	\$846.11	\$82.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,543.18	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$3,586.20</u>	
Disbursements to Creditors	<u>\$928.80</u>	
TOTAL DISBURSEMENTS :		<u>\$4,515.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/12/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (09/01/2009)